

CAI  
MH  
-2300

HOMEOWNERS  
HOMEOWNERS  
HOMEOWNERS  
HOMEOWNERS

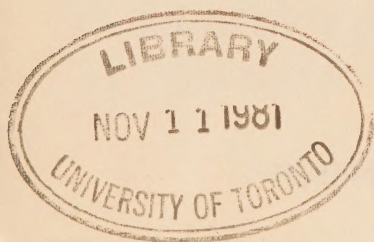


3 1761 11637591 6


We'll give you up to

\$3,750

to fix up your home



Canada



# **Why Improve Your Residential Property?**

Prolongs dwelling life

Lower maintenance costs

Lower heating bills

More comfortable home

Enhanced pride of ownership

Free technical advice

Up to \$3,750 forgivable loan

Grants for energy conservation

**DO IT NOW!**

## **Lower Heating and Maintenance Costs**

The repairs and improvements can help offset your payments on the loan through reduced fuel and maintenance costs.

## **More Comfortable Home**

Repairs that bring your home up to normal health and safety standards should result in it being a more comfortable and pleasant place in which to live.

## **Free Technical Advice**

Inspectors from your municipality or CMHC will help you identify work to be done and the best way of doing it.

## **Grants for Energy Conservation**

In addition to RRAP assistance you may be eligible for grants under the National Energy Program either to help improve the insulation in your home or to convert to a more efficient heating system.

## **\$3,750 Free?**

If you qualify, you may get a loan of up to \$10,000 to fix up your home. Up to \$3,750 may not have to be repaid.

This loan is provided by Canada Mortgage and Housing Corporation under its Residential Rehabilitation Assistance Program (RRAP).

The Government of Canada offers this assistance to help Canadians improve their living conditions.

## **How Do you Qualify?**

- ☐ You own residential property in a selected area. (Check with your municipality, RRAP delivery agent or local CMHC office).
- ☐ Your property needs repairs to at least one of the following:
  - structure
  - electrical
  - plumbing
  - heating
  - fire safety

Repairs to these items are given priority. However, a variety of other improvements are possible including insulation and other ways to reduce heating costs.



## How Much Will You Pay Back?

The portion of the loan you will repay depends on your "adjusted" family income and the cost of repairs.

## The Lower Your Income, The Less You have to Pay Back:

Adjusted Family Income	Maximum Repayable Loan	Maximum Non-Repayable
\$16,500	\$10,000	\$ —
15,000	9,250	750
13,500	8,500	1,500
12,000	7,750	2,250
10,500	7,000	3,000
9,000	6,250	3,750
or less		

## Prolongs Dwelling Life

The nature and quality of repair work should ensure a further useful life of your dwelling of about 15 years.



## **Lower Heating and Maintenance Costs**

The repairs and improvements can help offset your payments on the loan through reduced fuel and maintenance costs.

## **More Comfortable Home**

Repairs that bring your home up to normal health and safety standards should result in it being a more comfortable and pleasant place in which to live.

## **Free Technical Advice**

Inspectors from your municipality or CMHC will help you identify work to be done and the best way of doing it.

## **Grants for Energy Conservation**

In addition to RRAP assistance you may be eligible for grants under the National Energy Program either to help improve the insulation in your home or to convert to a more efficient heating system.



**Canada Mortgage  
and Housing Corporation**

**Société canadienne  
d'hypothèques et de logement**

**Honourable Paul Cosgrove  
Minister**

## **How to apply**

For more information, please contact  
your municipality or nearest CMHC  
office

